

After Recording Return To:

_____ [Space Above This Line For Recording Data] _____

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) **“Security Instrument”** means this document, which is dated December 15, 2007,
_____, together with all Riders to this document.

(B) **“Borrower”** is Mary Washington. Borrower is
the trustor under this Security Instrument.

(C) **“Lender”** is Ferguson James. Lender is a
_____ organized and existing under the laws of _____
_____. Lender’s address is _____
_____. Lender is the beneficiary under this Security Instrument.

(D) **“Trustee”** is Wells Fargo.

(E) **“Note”** means the promissory note signed by Borrower and dated _____,
_____. The Note states that Borrower owes Lender _____

Dollars (U.S. \$_____) plus interest. Borrower has promised to pay this debt in
regular Periodic Payments and to pay the debt in full not later than _____.

(F) **“Property”** means the property that is described below under the heading “Transfer of Rights in
the Property.”

(G) **“Loan”** means the debt evidenced by the Note, plus interest, any prepayment charges and late
charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) **“Riders”** means all Riders to this Security Instrument that are executed by Borrower. The
following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s) [specify] _____ |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |